Enjoy
exclusive benefits

Beobank at Work - Afiliatys

beobank

What is **Bank@wor**k all about?

Bank@work is a pack of benefits, developed for you in collaboration with Afiliatys.
A free payment account and discounted application fees on your mortgage credit...
In total, over € 500 of advantages[1].

Your choice of **account**

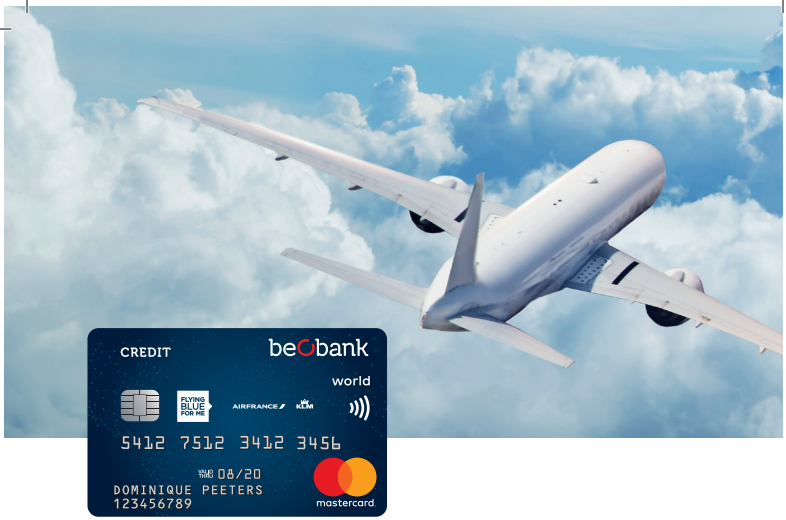
From a free payment account with all the basic features you need, to a full-service payment account for active use, you choose the payment account that suits you best.

Each of your accounts is linked to a **debit card that offers many advantages:**

- Bancontact and Maestro features for paying and withdrawing money all over the world[2];
- Access to Beobank SelfBanking cash dispensers to carry out most of your everyday banking operations;
- Contactless payment: a quick, safe and simple way to settle your small expenses without having to enter your card into the payment terminal;
- A free monthly account statement in electronic form.

Exclusive Bank@work benefit

€ 100 gift for a new salary domiciliation[3].



De credit card Beobank

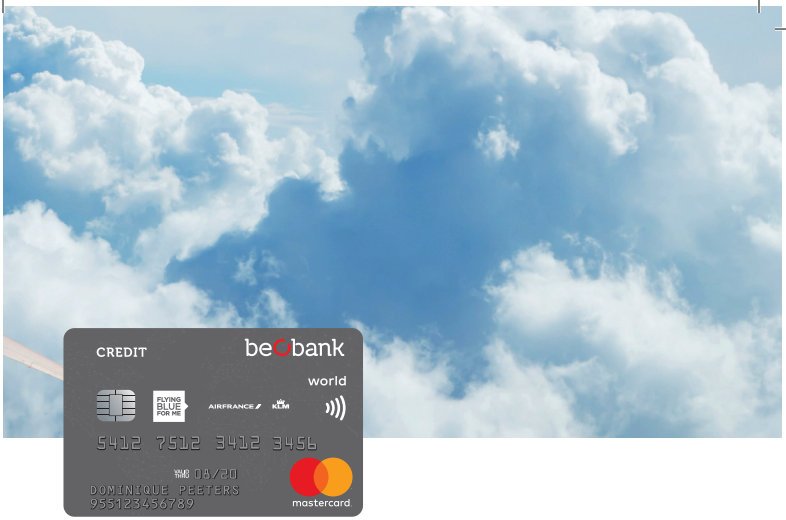
Flying Blue World Mastercard[4]

- **Each euro spent with the card is transformed into 1 mile.**
- You benefit from an **exclusive package of insurances**[5] :
  - › Travel cancellation of travel curtailment
  - › International travel assistance
  - › Travel accident insurance
  - › Insurance in case of delayed planes or international trains and missed connections
  - › Insurance for delayed or lost luggage
  - › Purchase insurance
  - › Extended warranty

Exclusive Bank@work benefit

Welcome gift of
3.500 miles[6]

ATTENTION, BORROWING MONEY ALSO COSTS MONEY



De credit card Beobank

Premium Flying Blue World Mastercard[4]

- **Each euro spent with the card is transformed into 1.25 miles; each euro spent with the card with Air France KLM is transformed into 1.5 miles.**
- You benefit from an **exclusive package of insurances**[5] :
  - › Travel cancellation of travel curtailment
  - › International travel assistance
  - › Travel accident insurance
  - › Insurance in case of delayed planes or international trains and missed connections
  - › Insurance for delayed or lost luggage
  - › Purchase insurance
  - › Extended warranty
  - › Cash withdrawal protection

Exclusive Bank@work benefit

Welcome gift of
5.000 miles [6]

ATTENTION, BORROWING MONEY ALSO COSTS MONEY

De credit card Beobank

World Travel Mastercard[4]

- **Each euro spent with the card is transformed into 1 mile.**
- You benefit from an **exclusive package of insurances**[5] :
  - › Travel cancellation of travel curtailment
  - › Travel accident insurance
  - › Insurance for delayed or lost luggage
  - › Purchase insurance
  - › Insurance in case of delayed planes or international trains and missed connections
  - › Extended warranty
  - › International travel assistance

Exclusive Bank@work benefit

- **Welcome gift of 5.000 miles**[7] on your credit card account
- **A gift of € 30** each year[8]

ATTENTION, BORROWING MONEY ALSO COSTS MONEY

De credit card Beobank **Mastercard**[4]

- Flexible reimbursement: you have the choice of either reimbursing your expenditures all at once or spreading out the reimbursement over time.
- You can dispose of a credit facility adapted to your profile.
- You can ask for a free additional card for your partner.

Exclusive Bank@work benefit

Gift of € 5 each year[9]

ATTENTION, BORROWING MONEY ALSO COSTS MONEY

Beobank **mortgage credit**

Would you like to buy a house? Or furnish an apartment exactly the way you like it so that you feel completely at home? Beobank offers simple and sound mortgage credit solutions[10].

- A specialist by your side.
- Different rate packages made to measure.
- Repayment terms to suit your situation.

Exclusive Beobank@work benefit

-50% off the application fee

Insurances for the risks of daily life[12]

At Beobank, we have a solution adapted to every situation of the everyday life. Wheter it is the coverage of your house, damage caused by your family to third parties or in the event of an accident with your car, scooter, motocycle or motobike.

We offer you various formulas of insurances in function of your needs and a wide selection of options to cover you correctly. For every situation, the formula that suits you best.

Exclusive Beobank@work benefits

From 5% to 8% discount[11]
on your insurance premium[12]

Retirement & insurance[12]

Are you looking for the ideal way to prepare the future for you or your loved ones?

Do you want **to prepare for retirement** by putting in place a complementary pension while also enjoying a tax advantage?

Do you want **to guarantee the same standard of living for your relatives** in case you should pass away? Provide a lump sum for your relatives, so they can manage both regular and unexpected expenses?

Or **do you want to pass on a sum of money to your children or grandchildren** to pay for their further education, buy their first car, or simply help get them started in life?

At Beobank we have a solution that's right for you.

Exclusive Beobank@work benefit

For each solution, **receive a gift up to € 25**

LEGAL PROVISIONS

1. Total advantage calculated on a client and his/her partner who benefit from a maximum benefit on all the products in the Beobank@work offering.
2. With the exception of Cuba, Iran, Sudan, Burma (Myanmar), Syria and North Korea.
3. In case of a salary domiciliation of minimum €1,250/ month. Offer valid from 01/01/2020 for one new salary domiciliation only per employee. It must be for a salary that was not yet domiciled at Beobank and the first income must be deposited on the account within 3 months of the account opening date. The amount of €100 will be credited onto the account before the end of the calendar month following the month of the second payment of the professional income of at least €1,250/month.
4. Credit opening for an indeterminate period of time, subject to acceptance of your application and mutual agreement. For more information on the Beobank Mastercard conditions, please visit: www.beobank.be/fr/particulier/payer/cartes-de-credit/mastercard. Beobank@work customers who already have a Beobank credit card can ask for the appropriate request form in order to benefit from the new tariffs.
5. Beobank subscribed to these insurances in favor of the Beobank credit card holders. These coverages are underwritten by the insurance company Millstream Underwriting Limited (on behalf of some insurers in Lloyds), Registered Office: 52-56 Leadenhall Street London EC3A 2EB (n° 308584). Consult the general terms and conditions (on www.beobank.be or 02/626.50.50) for more information on the definitions, the warranties, the indemnities, the exclusions and the procedures to file a claim.
6. Offer valid until 30/06/2020 (included) for all applications for a new Beobank (Premium) Flying Blue World Mastercard. These miles will be credited on your credit card account after the first purchase with this card (provided it takes place within 90 days following the signature of your credit contract). They will be visible on the account statement mentioning your first transaction.
7. Proposition valid until 30/06/2020 for all applications for a new Beobank World Travel Mastercard. After the first purchase using your card (provided it takes place within 90 days following the signature of your credit contract), you receive 5.000 miles on your credit card account. They will be visible on the account statement mentioning your first transaction.
8. Beobank deposits €30 on your credit card account each year provided that you did at least 1 transaction during the year in question.
9. In the 1st year, Beobank deposits this amount on your credit card account after the first transaction using your card (provided it takes place within 90 days following the signature of your credit contract). The same amount will then automatically be credited each year, as long as the card is used for at least one transaction in the year.
10. Subject to acceptance of your application and mutual agreement. You can obtain more information about the mortgage loans at Beobank in our prospectus, available at www.beobank.be.
11. 5% discount on the car, scooter, motocycle or motobike insurance and 8% discount on the home / family insurance premium. The reduction is granted for the duration of the policy. Terms and exclusions on www.beobank.be/bankatwork. The informationdocuments are available on www.beobank.be.
12. Insurance company:

    12.1 Life Insurances: North Europe Life Belgium, insurance company licensed under NBB number 0956 (Royal Decree 04-07-1979, Belgian Official Gazette 14-07-1979). Registered office: Av Gustave Demey 66 - 1060 Brussels (tel. 02/789.42.00 - fax 02/789.42.01) - VAT BE 0403 217 320 Brussels Commercial Register - IBAN BE02 0682 5152 2340.

    12.2 Non-Life Insurances: Partners Assurances S.A. Insurance company whose registered office is established: Av Gustave Demey 66 - 1060 Brussels - ECN No.: VAT BE 0428.438.211 - RPM Brussels - Tel: + 32 (2) 673 80 30 - E-mail: relations@partners.be - www.partners.be. The company is approved under the code number 0964 and submitted to the supervision of the Financial Services and Markets Authority (FSMA, rue du Congrès 12-14, 1000 Brussels, www.fsma.be) and the BNB (National Bank of Belgium, Boulevard de Berlaimont 14 at 1000 Brussels, www.nbb.be). Branches: 1a, 2, 3, 8, 9, 10a, 13, 16, 17. Partners collaborates with the assistance provider: Mondial Assistance S.A (AWP P & C S.A), Rue des Hirondelles 2 at 1000 Brussels, number company code 0837.437.919, approved under code 2769, to provide the branch 18.

    Insurance intermediaries:
    - Beobank NV/SA, insurance agent: Boulevard Général Jacques 263g, 1050 Brussels, VAT BE0401.517.147, RPM Brussels, IBAN BE77 9545 4622 6142.
    - Agents or brokers approved by the FSMA as intermediaries of insurances.

We remind you that investment products are exposed to risks, including the possible loss of invested capital. Products are not bank deposits and are not guaranteed by Beobank NV/SA.

Conditions effective as of 01/03/2020. Beobank reserves the right to cancel the special conditions for employees who leave the company.

We are at your service

Want to know more about the benefits of Beobank@work?
Why not drop into any of our branches.

You can also send an email to
bankatwork@beobank.be
or visit **www.beobank.be/bankatwork**

Responsible publisher: Credit provider **Beobank NV|SA | Bd Gén. Jacques 263g 1050 Brussels** | VAT **BE 0401 517.147** | RPM/RPR **Brussels** | IBAN **BE77 9545 4622 6142 BAW/FOL/PROMO/EN/0320**

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